

UNITED STATES DEPARTMENT OF COMMERCE United States Patent and Trademark Office Address COMMISSIONER FOR PATENTS PO Box 1450 Alexandria, Virginia 22313-1450 www.unpto.gov

APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
10/676,508	09/30/2003	Nicholas Shiftan	16222U-015510US	8563
66945 7590 GMID2009 TOWNSEND AND TOWNSEND CREW LLP TWO EMBARCADERO CENTER, 8TH FLOOR			EXAMINER	
			PARIKH, HARSHAD R	
SAN FRANCI	SCO, CA 94111		ART UNIT	PAPER NUMBER
			MAIL DATE	DELIVERY MODE
			03/11/2009	PAPER

Please find below and/or attached an Office communication concerning this application or proceeding.

The time period for reply, if any, is set in the attached communication.

Application No. Applicant(s) 10/676,508 SHIFTAN ET AL. Office Action Summary Examiner Art Unit HARSHAD PARIKH 3687 -- The MAILING DATE of this communication appears on the cover sheet with the correspondence address --Period for Reply A SHORTENED STATUTORY PERIOD FOR REPLY IS SET TO EXPIRE 3 MONTH(S) OR THIRTY (30) DAYS. WHICHEVER IS LONGER, FROM THE MAILING DATE OF THIS COMMUNICATION. Extensions of time may be available under the provisions of 37 CFR 1.136(a). In no event, however, may a reply be timely filed after SIX (6) MONTHS from the mailing date of this communication. If NO period for reply is specified above, the maximum statutory period will apply and will expire SIX (6) MONTHS from the mailing date of this communication - Failure to reply within the set or extended period for reply will, by statute, cause the application to become ABANDONED (35 U.S.C. § 133). Any reply received by the Office later than three months after the mailing date of this communication, even if timely filed, may reduce any earned patent term adjustment. See 37 CFR 1.704(b). Status 1) Responsive to communication(s) filed on 29 December 2008. 2a) ☐ This action is FINAL. 2b) This action is non-final. 3) Since this application is in condition for allowance except for formal matters, prosecution as to the merits is closed in accordance with the practice under Ex parte Quayle, 1935 C.D. 11, 453 O.G. 213. Disposition of Claims 4)\(\times \) Claim(s) 87.88.91.95-99.101.102.112.114.128-131 and 175-190 is/are pending in the application. 4a) Of the above claim(s) is/are withdrawn from consideration. 5) Claim(s) _____ is/are allowed. 6) Claim(s) 87.88,91,95-99,101,102,112,114,128-131 and 175-190 is/are rejected. 7) Claim(s) _____ is/are objected to. 8) Claim(s) _____ are subject to restriction and/or election requirement. Application Papers 9) The specification is objected to by the Examiner. 10) The drawing(s) filed on is/are; a) accepted or b) objected to by the Examiner. Applicant may not request that any objection to the drawing(s) be held in abevance. See 37 CFR 1.85(a). Replacement drawing sheet(s) including the correction is required if the drawing(s) is objected to. See 37 CFR 1.121(d). 11) The oath or declaration is objected to by the Examiner. Note the attached Office Action or form PTO-152. Priority under 35 U.S.C. § 119 12) Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f). a) All b) Some * c) None of: Certified copies of the priority documents have been received. 2. Certified copies of the priority documents have been received in Application No. Copies of the certified copies of the priority documents have been received in this National Stage application from the International Bureau (PCT Rule 17.2(a)). * See the attached detailed Office action for a list of the certified copies not received. Attachment(s)

1) Notice of References Cited (PTO-892)

Notice of Droftsperson's Fatent Drowing Review (PTO-948).

Information Disclosure Statement(s) (PTO/SB/08)
 Paper No(s)/Mail Date ______.

Interview Summary (PTO-413)
 Paper No(s)/Vail Date.

6) Other:

5) Notice of Informal Patent Application

DETAILED ACTION

A request for continued examination under 37 CFR 1.114, including the fee set forth in 37 CFR 1.17(e), was filed in this application after final rejection. Since this application is eligible for continued examination under 37 CFR 1.114, and the fee set forth in 37 CFR 1.17(e) has been timely paid, the finality of the previous Office action has been withdrawn pursuant to 37 CFR 1.114. Applicant's submission filed on December 29, 2008 has been entered.

Hence, this Office action responds to the amendment and arguments filed by applicant on December 29, 2008 in reply to the previous Office action on the merits, mailed September 26, 2008.

Prosecution History Summary

- Claims 87-88 (2), 91 (1), 95-99 (5), 101-102 (2), 112 (1), 114 (1), 128-131 (4) and 175-183 (9) are pending were pending before this amendment. (Total 25 claims)
- Claims 184-190 are added. (Total 7 claims)
- Hence, claims 87-88 (2), 91 (1), 95-99 (5), 101-102 (2), 112 (1), 114 (1), 128-131
 (4) and 175-190 (16) are pending in the instant application. (Total 32 claims)
- No claims are cancelled. (Total 0 claims)
- Hence, claims 87-88 (2), 91 (1), 95-99 (5), 101-102 (2), 112 (1), 114 (1), 128-131
 (4) and 175-190 (16) remain in this application. (Total 32 claims)

Art Unit: 3687

Claims 87, 131, 175-177, 182, and 183 are amended. (Total 7 claims)

Claims 88, 91, 95-99 (5), 101-102 (2), 112 (1), 114 (1), 128-130 (3), 178-181 (4)
 are "original". (Total 18 claims)

Response to Amendment

The addition of new claims 184-190 by applicant, in the reply filed on December 29, 2008 is also hereby acknowledged.

The amendment of claims 87, 131, 175-177, 182, and 183 by applicant, in the reply filed on December 29, 2008 is also hereby acknowledged.

Claim Rejections - 35 USC § 112, Second Paragraph

The following is a quotation of the second paragraph of 35 U.S.C. 112:

The specification shall conclude with one or more claims particularly pointing out and distinctly claiming the subject matter which the applicant regards as his invention.

Claims 184-185 are rejected under 35 U.S.C. 112, second paragraph, as being indefinite for failing to particularly point out and distinctly claim the subject matter which applicant regards as the invention.

The primary purpose of this requirement of definiteness of claim language is to ensure that the scope of the claims is clear so the public is informed of the boundaries of what constitutes infringement of the patent. A secondary purpose is to provide a clear measure of what applicants regard as the invention so that it can be determined whether the claimed invention meets all the criteria for patentability and whether the specification meets the criteria

of 35 U.S.C. 112, first paragraph with respect to the claimed invention. In the instant invention, it is unclear about the meaning of the phrase "substantially off-line manner". Different persons can interpret a different scope of this phrase.

Claim Rejections - 35 USC § 102

The following is a quotation of the appropriate paragraphs of 35 U.S.C. 102 that form the basis for the rejections under this section made in this Office action:

A person shall be entitled to a patent unless -

(b) the invention was patented or described in a printed publication in this or a foreign country or in public use or on sale in this country, more than one year prior to the date of application for patent in the United States.

Claims 87-88, 91, 95-99, 101-102, 112, 114, 128-131 and 175-183 are rejected under 35 U.S.C. 102 (b) as being anticipated by Pitroda et al. (US 5,590,038), hereinafter referred to as Pitroda.

Referring to claim 87, Pitroda discloses a system for managing electronic receipts, comprising:

a base device (See Pitroda: Fig 2: Item 23 (POS) in conjunction with item 26 (main central computer)) communicatively coupled (See Pitroda: Fig 2: Item 21 (CIU)) to a portable device (See Pitroda: Fig 2: Item 20 (UETC)), the base device associated with an identifier (See Pitroda: Col 17: Lines 1-5 (name of retail store)), the base device (See Pitroda: Fig 2: Item 23 (POS) storing a plurality of electronic receipt policies (See Pitroda: Col 16: Line 5 through Col 17: Line (completes the transaction) (transaction

Art Unit: 3687

includes receipt also. i.e. transaction documentation as needed) (receipt policy is essential to generate and to provide appropriate and all transaction details), the base device generating an electronic receipt corresponding to a transaction using a select policy of the plurality of electronic receipt policies (See Pitroda: Col 17: Lines 1-5 (sales transaction --- etc)), and the base device forwarding the generated electronic receipt to the portable device for storage; (See Pitroda: Col 17: Lines 1-5 (UET card))

wherein which one of the plurality of policies is the select policy used for generating the electronic receipt depends on the transaction. (See Pitroda: Col 16: Line 5 through Col 17: Line 5 (completes the transaction)) (transaction includes receipt also. i.e. transaction documentation as needed)

wherein the base device is a point of sale device. (See Pitroda: Fig 2: Item 23 (POS))

Referring to claim 88, Pitroda discloses the system of claim 87 wherein the select policy is associated with a service provider associated with the transaction. (See Pitroda: Fig 4 and 14, Col 6: Lines 15-40) (See Pitroda: Col 16: Line 5 through Col 17: Line (user selects --- American Express))

Referring to claim 91, Pitroda discloses the system of claim 87 wherein an administration system provides at least one of the plurality of electronic receipt policies. (See Pitroda: Fig 2, 4, 14 and 30) (See Pitroda: Col 16: Line 5 through Col 17: Line

Art Unit: 3687

(completed details — etc)) (transaction includes receipt as per requirement of data to be transmitted)

Referring to claim 95, Pitroda discloses the system of claim 87 wherein each administration system of a plurality of administration systems communicating with the base device provides at least one of the plurality of policies to the base device to allow the base device to generate electronic receipts accordingly. (See Pitroda: Col. 2, Lines 60-65) (See Pitroda: Col 16: Line 5 through Col 17: Line (completed details --- etc.)) (transaction includes receipt as per requirement of data to be transmitted)

Referring to claim 96, Pitroda discloses the system of claim 95 wherein each administration system periodically updates at least one of the plurality of policies and forwards the at least one updated policy to the base device. (See Pitroda: Col. 2, Lines 60-65) (See Pitroda: Col 16: Line 5 through Col 17: Line (completed details --- etc.)) (transaction includes receipt as per requirement of data to be transmitted)

Referring to claim 97, Pitroda discloses the system of claim 95 wherein the base device is further configured to store a copy of the electronic receipt generated by the base device in a local receipt storage. (See Pitroda: Fig 2: Items 23 and 29) (See Pitroda: Col 17: Lines 1-5 (sales transaction --- POS computer --- etc.))

Art Unit: 3687

Referring to claim 98, Pitroda discloses the system of claim 97 wherein contents of the local receipt storage are periodically uploaded to one of the plurality of administration systems. (See Pitroda: Col. 5, Lines 25-40) (See Pitroda: Col 17: Lines 1-5 (sales transaction — American Express service — etc.))

Referring to claim 99, Pitroda discloses the system of claim 97 wherein a user of the portable device is able to use the base device to restore a deleted electronic receipt on that portable device by using contents of the local receipt storage. (See Pitroda: Fig 2) (The user can access the main central computer from UETC or PC using main central computer (25) at any time (Fig 2)) (See Pitroda: Col. 5, Lines 25-40) (See Pitroda: Col. 10, Lines 10-25 (read /write, POS computers, special software))

Referring to claim 101, Pitroda discloses the system of claim 95 wherein the base device is further configured to store historical activity information relating to a plurality of electronic receipts generated by the base device in a local receipt activity log. (See Pitroda: Fig 2: Item 29: Transaction, time stamp and type of activity) (See Pitroda: Col 17: Lines 1-5 (date of transaction, completed details))

Referring to claim 102, Pitroda discloses the system of claim 101 wherein contents of the local receipt activity log are periodically uploaded to one of the plurality of administration systems. (See Pitroda: Fig 2: Items 23 and 29)

Art Unit: 3687

Referring to claim 112, Pitroda discloses the system of claim 87 wherein the plurality of electronic receipt policies correspond to a plurality of different service providers. (See Pitroda: Fig 4 and 14, Col 6: Lines 15-40) (See Pitroda: Col 17: Lines 1-5 (American express records))

Referring to claim 114, Pitroda discloses the system of claim 87 wherein information relating to the identifier is incorporated into the electronic receipt generated by the base device. (See Pitroda: Col. 6, Lines 15-40) (See Pitroda: Col 17: Lines 1-5 (name of store))

Referring to claim 128, Pitroda discloses the system of claim 87 wherein the electronic receipt is tamper-proof. (See Pitroda: Col. 6, Lines 15-40) (See Pitroda: Col 16: Line 5 through Col 17: Line (dynamic security, user signature))

Referring to claim 129, Pitroda discloses the system of claim 87 wherein the electronic receipt includes a validity period. (See Pitroda: Col 17: Lines 1-5 (completed details of the sales))

Referring to claim 130, Pitroda discloses the system of claim 87 wherein the electronic receipt includes receipt status information. (See Pitroda: Col 17: Lines 1-5 (completed details of the sales))

Art Unit: 3687

Referring to claim 131, Pitroda discloses the system of claim 87 wherein the electronic receipt includes transaction identifying information. (See Pitroda: Col 17: Lines 1-5 (completed details of the sales))

Referring to claim 175, Pitroda discloses the system of claim 87 further comprising the portable device, and a user device in communication with the base device (See Pitroda: Col 10: Lines 10-45 (main central computer)), wherein a user manages a plurality of electronic receipts with [[a]] the user device communicating with the portable device (See Pitroda: Fig 2: Items 20 and 24)), wherein the plurality of electronic receipts includes the generated electronic receipt. (See Pitroda: Col 17: Lines 1-5 (completed details of the sales))

Referring to claim 176, Pitroda discloses the system of claim 87 further comprising an administration system coupled to the base device, wherein the administrative system determines the select policy from the plurality of electronic receipt policies and downloads the select policy to the base device, the select policy corresponding to a service provider associated with the transaction. (See Pitroda: Fig 2 Items 26 and 27, Col 6: Lines 15-40)

Referring to claim 177, Pitroda discloses a method of managing electronic receipts, comprising:

receiving a plurality of electronic receipt policies from one or more administrative

Art Unit: 3687

systems, the plurality of electronic receipt policies corresponding to different service providers: (See Pitroda: Fig 2 Items 26. 27 and 29. Col 6: Lines 15-40)

selecting a policy used to generate an electronic receipt associated with a transaction, the selected policy corresponding to a service provider associated with the transaction; (See Pitroda: Fig 2 Items 26, 27 and 29, Fig 4 and 14, Col 6: Lines 15-40) (See Pitroda: Col 17: Lines 1-5 (completed details of the sales))

generating an electronic receipt using the selected policy; (See Pitroda: Col 17: Lines 1-5 (completed details of the sales)) and

forwarding the generated electronic receipt to a portable device communicating with the base device for receipt management (See Pitroda: Fig 20, 21 and 23) (See Pitroda: Col 17: Lines 1-5 (completed details of the sales))

wherein the base device is a point of sale device. (See Pitroda: Fig 2: Item 23 (POS))

Referring to claim 178, Pitroda discloses the method of managing electronic receipts of claim 177 wherein receipt management comprises receipt duplication, receipt storage, receipt sharing, receipt deletion, and receipt restoration by a user. (See Pitroda: Fig 20 and 24)

Referring to claim 179, Pitroda discloses the method of managing electronic receipts of claim 177 wherein receipt management comprises deletion, by a base device, of an electronic receipt stored on the portable device if the electronic receipt is

Art Unit: 3687

invalid of confirmed for deletion. (See Pitroda: Col 17: Lines 1-5 (completed details of the sales)) (Provided the receipt is still on portable device)

Referring to claim 180, Pitroda discloses the method of managing electronic receipts of claim 177 further comprising automatically deleting the generated electronic receipt on the portable consumer device upon the end of a validity period. (See Pitroda: Col 17: Lines 1-5 (completed details of the sales)) (Provided that it has "time based delete" feature when receipt was originally generated) (Provided the receipt is still on portable device)

Referring to claim 181, Pitroda discloses the method of managing electronic receipts of claim 177 further comprising automatically deleting the generated electronic receipt on the portable consumer device if the electronic receipt is confirmed for deletion. (See Pitroda: Col 17: Lines 1-5 (completed details of the sales)) (Provided that it has "auto delete function" feature when receipt was originally generated) (Provided the receipt is still on portable device)

Referring to claim 182, Pitroda discloses a method of managing electronic receipts, comprising:

identifying an electronic receipt of a plurality of electronic receipts on a portable device using an identifier associated with a base device used in an associated transaction wherein the base device is a point of sale device; (See Pitroda: Fig 23, 26,

Art Unit: 3687

27, 29, Col 6: Lines 15-40) (See Pitroda: Fig 2: Item 23 (POS))

verifying the electronic receipt using the base device; (See Pitroda: Col 17: Lines 1-5 (completed details of the sales, POS computer)) and

providing the electronic receipt using the base device to the portable device after verifying the electronic receipt. (See Pitroda: Fig 23, 26, 27, 29, Col 6: Lines 15-40) (See Pitroda: Col 17: Lines 1-5 (completed details of the sales, POS computer))

Referring to claim 183, Pitroda discloses the method of managing electronic receipts of claim 182, wherein verifying the electronic receipt comprises:

validating the electronic receipt using the base device; (See Pitroda: Fig 2: Item 23 (POS) (a typical computer with a database) and

verifying user access to the electronic receipt using the base device. (See Pitroda: Fig 23, 26, 27, 29, Col 6: Lines 15-40) (See Pitroda: Col 16: Lines 20-65 (signature comparison))

Referring to claim 184, Pitroda discloses the system of claim 87 wherein the base device communicates with the portable device in a substantially off-line manner. (See Pitroda: Fig 2: Item 23 (POS) and Item 20 (UETC)) (Only credit approval / authorization through on line or other means)

Referring to claim 185, Pitroda discloses the method of claim 185 wherein forwarding the generated electronic receipt occurs in a substantially off-line manner. Application/Control Number: 10/676,508 Page 13

Art Unit: 3687

(See Pitroda: Fig 2: Item 23 (POS) and Item 20 (UETC)) (Only credit approval /

authorization through on line or other means)

Application/Control Number: 10/676,508 Page 14

Art Unit: 3687

Claim Rejections - 35 USC § 103

The following is a quotation of 35 U.S.C. 103(a) which forms the basis for all obviousness rejections set forth in this Office action:

(a) A patent may not be obtained though the invention is not identically disclosed or described as set forth in section 102 of this title, if the differences between the subject matter sought to be patented and the prior art are such that the subject matter as a whole would have been obvious at the time the invention was made to a person having ordinary skill in the art to which said subject matter pertains. Patentability shall not be negatived by the manner in which the invention was made.

The factual inquiries set forth in *Graham* v. *John Deere Co.*, 383 U.S. 1, 148 USPQ 459 (1966), that are applied for establishing a background for determining obviousness under 35 U.S.C. 103(a) are summarized as follows:

- Determining the scope and contents of the prior art.
- Ascertaining the differences between the prior art and the claims at issue.
- 3. Resolving the level of ordinary skill in the pertinent art.
- Considering objective evidence present in the application indicating obviousness or nonobviousness.

Claims 187 and 186 are rejected under 35 U.S.C. 103(a) as being unpatentable over Pitroda in view of Marshall et al. (US 2003/0055733 A1) hereinafter referred to as Marshall.

The following refers to claims 187 and 186.

Pitroda discloses all limitations of claim 87 and 177.

Pitroda discloses an invention using an Universal electronic transaction (UET) card in a system with POS device and a central computer to complete different types of electronic transactions related to goods, services and service providers, then generates all details of the transaction and provides this receipt (documentation) to UET, POS and

Art Unit: 3687

service provider US. Generating a receipt is one of the ingredients of the entire transaction. Details of the goods and services and its cost as well as real means of payment (cash or credit) are important steps of the transaction.

Pitroda does not explicitly give validity period as one of the receipt feature.

However, referring to claim 187, Marshall teaches the system of claim 87 wherein the plurality of receipt policies include different receipt validity periods. (See Marshall: Para 31 (older than 90 days))

Referring to claim 186, Marshall teaches the method of claim 177 wherein the plurality of receipt policies include different receipt validity periods. (See Marshall: Para 31 (older than 90 days))

Therefore, it would have been obvious to one of ordinary skills in the art, at the time of invention, to have modified the system of Pitroda so as to include a time frame during which the transaction would remain acceptable for various actions such as return, refund. A receipt is a documentation of the transaction and a validity period can be essential in some cases and since so doing could be performed readily and easily by any person of ordinary skill in the art, with neither undue experimentation, nor risk of unexpected results.

Art Unit: 3687

Claims 189 is rejected under 35 U.S.C. 103(a) as being unpatentable over Pitroda in view of Himmel et al. (US 6,898,598 A1), hereinafter referred to as Himmel.

The following refers to claim 189.

Pitroda discloses all limitations of claim 87.

Pitroda discloses an invention using an Universal electronic transaction (UET) card in a system with POS device and a central computer to complete different types of electronic transactions related to goods, services and service providers, then generates all details of the transaction and provides this receipt (documentation) to UET, POS and service provider US. Generating a receipt is one of the ingredients of the entire transaction. Details of the goods and services and its cost as well as real means of payment (cash or credit) are important steps of the transaction.

Pitroda does not explicitly give retrieval conditions as one of the receipt feature.

However, referring to claim 189, Himmel teaches the system of claim 87 wherein the plurality of receipt policies include different conditions for receipt retrieval. (See Marshall: Abstract (search parameters, retrieved electronic receipt))

Therefore, it would have been obvious to one of ordinary skills in the art, at the time of invention, to have modified the system of Pitroda so as to include details about retrieval of the receipt. Occasionally the customer with the electronic receipt may desire to retrieve the receipt and to have the information as to when and how it can be done is helpful and since so doing could be performed readily and easily by any person of

Application/Control Number: 10/676,508 Page 17

Art Unit: 3687

ordinary skill in the art, with neither undue experimentation, nor risk of unexpected

results.

Claims 188 and 190 are rejected under 35 U.S.C. 103(a) as being unpatentable over Pitroda in view of Smith et al. (US 6,487,540 B1) hereinafter referred to as Smith.

The following refers to claims 188 and 190.

Pitroda discloses all limitations of claim 87.

Pitroda discloses an invention using an Universal electronic transaction (UET) card in a system with POS device and a central computer to complete different types of electronic transactions related to goods, services and service providers, then generates all details of the transaction and provides this receipt (documentation) to UET, POS and service provider US. Generating a receipt is one of the ingredients of the entire transaction. Details of the goods and services and its cost as well as real means of payment (cash or credit) are important steps of the transaction.

Pitroda does not explicitly give security requirement as one of the receipt feature.

However, referring to claim 188, Smith teaches the system of claim 87 wherein the plurality of receipt policies include different receipt security requirements. (See Smith: Col 6: Lines 15-20 (some or all, encrypted, coded))

Referring to claim 190, Smith teaches the system of claim 87 wherein the plurality of receipt policies include different purchase receipt management policies. (See

Art Unit: 3687

Smith: Col 6: Lines 25-30 and 50-55 (receipt management information))

Therefore, it would have been obvious to one of ordinary skills in the art, at the time of invention, to have modified the system of Pitroda so as to include details about security aspects (method and information) as well as management information of the receipt. Security of the information is of great and serious importance and since so doing could be performed readily and easily by any person of ordinary skill in the art, with neither undue experimentation, nor risk of unexpected results.

Response to Arguments

Applicant's arguments filed on December 29, 2008 with respect to the pending claims were considered but are not persuasive.

35 U.S.C. §112, Second Paragraph

The rejection for claims 182-183 under 35 U.S.C. §112-second paragraph has been withdrawn.

35 U.S.C. §101

The rejection of claims 182-183 under 35 U.S.C. §101 has been withdrawn.

35 U.S.C. §102

Art Unit: 3687

Examiner has carefully reviewed all claims in reference to the amended claims.

These claims have been rejected as discussed above. Additional details have been provided.

The Applicants argue that applicant cannot find any related description in Pitroda related to electronic receipt policies.

The Examiner notes, Pltroda discloses a system where POS completes the transaction for goods and services with all necessary details of the goods and services. It gets appropriate authorization for the financial transaction from a variety of sources, generates the receipt, sends it to UETC as well as other institutions as needed with appropriate details and accuracy. It stores the receipts locally on POS. POS has all details necessary to generate an acceptable receipt (A receipt is one of the steps of an overall transaction) to all parties involved. Thus it has to have the required policies for its use. (See Pitroda: Col 16: Line 5 through Col 17: Line 5 (completes the transaction)) (Transaction includes receipt also. i.e. transaction documentation as needed). Thus, POS is not a pass through between the main central computer 26 and a UET card 20. It has the capability to complete the transaction (including the receipt) with all necessary details and requirements. It should also be noted that Pitroda's system can deal with different service providers and it operates in an off-line manner to complete the transaction (except authorization). (See Pitroda: Fig 30

The reference to health policy coverage deals with a health service coverage.

The system can be used for health service feature with authorization and payment. A

Art Unit: 3687

health related service and transaction cannot be completed if the coverage policy is not available

Conclusion

Any inquiry concerning this communication or earlier communications from the examiner should be directed to HARSHAD PARIKH whose telephone number is (571)270-5468. The examiner can normally be reached on Monday through Thursday 9 AM-5 PM (EST).

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, Matthew S Gart can be reached on 571-272-3955. The fax phone number for the organization where this application or proceeding is assigned is 571-273-8300.

Information regarding the status of an application may be obtained from the Patent Application Information Retrieval (PAIR) system. Status information for published applications may be obtained from either Private PAIR or Public PAIR. Status information for unpublished applications is available through Private PAIR only. For more information about the PAIR system, see http://pair-direct.uspto.gov. Should you have questions on access to the Private PAIR system, contact the Electronic Business Center (EBC) at 866-217-9197 (toll-free). If you would like assistance from a USPTO Customer Service Representative or access to the automated information system, call 800-786-9199 (IN USA OR CANADA) or 571-272-1000.

/Matthew S Gart/ Supervisory Patent Examiner, Art Unit 3687 Application/Control Number: 10/676,508 Page 22

Art Unit: 3687

/HRP/ March 5, 2009